ACCUNET

TABLE OF CONTENTS

Setup **2**
Update AccuNet **3**
Institution **3**
Log In 4
Single Signon *4*
Institution Options 4
Maintain Logins *4*
Reports *6*
Site Behavior *6*
Contact Info *8*
Client **8**
New User 8
Forgot Password 9
Log In 9
Supported Web Browser Versions *10*
Security Challenges *10*
Locked Account *10*
Overview Tab 10
Overview Sub-Tab *10*
Statement Center Sub-Tab *11*
Account Details 12
Portfolio Sub-Tab *12*
Transactions Sub-Tab *13*
Performance Sub-Tab *13*
Statement Center Sub-Tab *14*
Preferences 14
Contact Button 15
Print Button 15
Help Button 15
Logout Button 15
Web Security **15**
Data Hosting and Transmission 15
User Passwords 16
Security Challenges 16
Other 16

The AccuNet module allows your clients to have access to their account information over the internet. You control which clients will have access to this service, available anywhere your client can access the internet. Through a connection to *AccuTrust Gold*™, AccuNet receives updated information on a schedule of your choosing. Typically this occurs each night after the current day's processing is complete and asset prices have been updated.

AccuNet provides "As Of" balance information for all of an account's holdings for the last 7 days and the last 24 month end dates. Transaction history is available beginning on the day after the oldest month end date. Copies of client statements, in PDF format, can be made available. All data calculated in the Performance Tracker module can be made available.

SETUP

The following items must be set in *AccuTrust Gold*™ in order for your client to have access to their account information. Refer to the **PEF** chapter of this manual for further information.

- The PEF Account Link must have the AccuNet Access box marked.
- The PEF must have an Email Address 1 that is different from any other PEF that has AccuNet access.
  - The email address is used to verify the client's identity during the Signup or Forgot Password processes, so it must be unique.
  - When a duplicate email address is found during the data transmission process, an email message will be sent to the institution so corrections can be made to the PEF.
- If a client will sign up without being provided a Confirmation Code, there must be a Tax ID on the PEF. Only the last four digits of this number will be transferred to AccuNet for use during the Signup or Forgot Password processes.
- Account Groups can also be made available. If this is desired, there is an additional option to show both the groups and the underlying accounts, or just the groups. To change the Account Groups option, contact Client Services.
  - The PEF Code must be assigned to at least one of the accounts in the group and given AccuNet access.
  - The PEF Code must also be linked to the group.
- The site allows Administrative and Investment Officers to be given access to their accounts without linking a PEF representing them to every account. This can be helpful if these individuals should not see all accounts in the database and they do not need to receive *AccuTrust Gold*™ statements. If it is acceptable for them to see all accounts, they can be given an Institution Login. If they need to receive statements, a PEF Account Link is still required for that purpose and this feature would not be beneficial. To enable access for Personnel Codes for officers who should have access to their accounts, refer to the Update AccuNet section below.
  - The Personnel Code must have an email address entered on the setup screen in *AccuTrust Gold*™.
  - All of their accounts will be transferred to AccuNet and a pending login will be created so they can sign up. They are considered Client Users and as such do not have access to any of the Institution User functions.
  - Since Personnel Codes do not have Tax ID fields, they must use the Confirmation Code option to sign up. Refer to the New User section below for further information on signing up.
  - The Forgot Password process also requires the last 4 digits of a social security number and cannot be utilized. Their passwords can be reset by an Institution User from the Institution Options tab, Maintain Logins sub-tab.

UPDATE ACCUNET

As a best practice, AccuNet should be updated daily to provide your clients with the most current, relevant information. The AccuNet Update is started through a Windows Scheduled Task that can be set to run at any time. The time you choose will depend on your processing procedures and when you receive price updates for the day.

For those who do not receive asset prices from certain custodian interfaces until the next morning, AccuNet will be updated through yesterday's date when scheduled before 11:00 AM local time. If the AccuNet update is scheduled after that time, it is assumed that the current processing day is finished and it will be updated for the current day.

The update program can be accessed manually.

- Browse to the application server to the Program Files\AccuNetBuilder folder and double click on the AccuNetBuilderWPF file. Select the file with the type of "Application". There is a similarly named file with the type of "XML Configuration File", but it is not the correct file.
- The Windows Scheduled Task can be set up or changed from this program.
  - Click to the Settings tab.
  - In the Build Time fields, in the Schedule an AccuNet Builder Task area, select the time for the AccuNet Update to run.
  - In the Schedule column, mark each database that should transfer data to AccuNet.
  - The Schedule Task button will set up or change the Task to start the transfer process at the selected time each weekday (Monday – Friday) for the selected databases.
  - If all databases should not start at the same time, additional Tasks must be set up manually, not through this screen. The Task that is set up through this screen can be used as an example for creating additional Tasks.
- The site allows Administrative and Investment Officers to be given access to their accounts without linking a PEF representing them to every account. This can be helpful if these individuals should not see all accounts in the database and they do not need to receive *AccuTrust Gold*™ statements. If it is acceptable for them to see all accounts, they can be given an Institution Login. If they need to receive statements, a PEF Account Link is still required for that purpose and this feature would not be beneficial. To enable access for the Personnel Codes for the Officers who should have access to their accounts, complete the following steps.
  - Click on the Personnel tab and highlight the desired database.
  - Mark the AccuNet checkbox beside the Personnel Codes that should have access to their accounts by this access method.
- If it becomes necessary to troubleshoot errors with the automated process, the update can be performed manually. This should be done only under the direction of AccuTech Systems Corporation's support staff.

INSTITUTION

To maintain the look of the site and be able to answer questions from your clients about what they see on the site, logins for employees of your institution can be created. One of these logins will be created by AccuTech Systems. You can create as many additional logins as needed. There are two levels of Institution Logins.

- **Limited Institution User:** These users have limited access to institution functions on the site.
  - View all accounts that have been transferred to AccuNet
  - View and maintain Client Logins, but not Institution Logins

  - Generate institution reports showing Client User activity, but not Institution User activity
- **Admin Institution User:** These users have access to all functions described below.

LOG IN

The web address that is used to access AccuNet is the same for both Client Users and Institution Users. The first portion of this address is https://ascaccess.net/AccuNet/. The end portion of the address will be different for each database that transfers data to AccuNet. For example the full address might be https://ascaccess.net/AccuNet/MuncieIN. AccuTech Systems will make every effort to accommodate requests for the end portion, however common words or names are subject to availability. There is a 25 character limit on this portion of the address.

An Institution User can log in to the site using the web address of any of the databases for your institution. If the user has access to more than one database, they will be prompted to choose which one to access. Institution Users go through the same security protocols as Client Users. Refer to the Security Challenges section below for further information.

Once Institution Users have successfully logged in, they will see the exact same pages as Client Users. They will see all accounts available for that database. This can be extremely helpful in answering questions that clients may ask. They will also see the Institution Options tab, which Client Users do not see.

SINGLE SIGNON

It is possible to bypass the AccuNet Log In page if the user has already logged in to another website maintained by your institution. This prevents the user from having to log in again to see AccuNet data. If this process is implemented, AccuNet does NOT perform any user authentication. This is the responsibility of your website's login process. Once the trusted connection between the two websites is established, the user is given access to the accounts linked to the PEF Code supplied by your website. Contact Client Services for a white paper or more information on this process.

INSTITUTION OPTIONS

All functions available only to Institution Users are accessed from this tab.

MAINTAIN LOGINS

This tab lists all of the Client Users who have access to the selected database. If an Admin Institution User is logged in, it also lists Institution Users for all databases for your institution. The grid that lists the data can be customized in various ways.

- By default, the grid is grouped by Login Level.
  - To remove the grouping, click the red X beside the name of the grouping field.
  - To group the data by another field, drag the column heading to the grouping area above the column heading row.
- To change the width of a column, drag the column heading divider line left or right.
- To change the order of the columns, drag the column heading to a different position.
- To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
- To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.
- To save these changes, click the Save Settings button.

New Institution Logins can be added by clicking on the Create New Institution Login button located below the grid. Logins can be edited by clicking on the Edit button in the grid row for that login. The screens for these functions will appear slightly different depending on whether a Client Login or Institution Login is being edited or added. These screens have the following fields:

- **Display Name:** A name used to identify an Institution User
- **Username:** The username that this person uses to log in to the site. All usernames for all types of users in this database must be unique. A red warning message will appear if the new username typed in the field is not unique.
- **Password:** The password that this person uses to log in to the site. It must have the following characteristics.
  - At least 8 characters
  - At least 1 capital letter and 1 lower case letter
  - At least 1 number or special character
- **Confirm Password:** A field for entering the password a second time to ensure the desired password was entered in the Password field. If the passwords typed into these two fields do not match, a red message will appear below this field.
- **Status:** This field is only on the Edit User screens. It shows the state of this login.
  - **Active:** The user has successfully signed up and accessed the site
  - **Pending:** The user has not successfully signed up for access to the site
  - **Disabled:** The user can not access the site with this login. This status is shown if it was previously selected here or if all accounts to which the user previously had access have stopped transferring from *AccuTrust Gold*™.
- **User Locked:** This field is only on the Edit User screens. If this box is marked, the user has entered an incorrect password or Authentication Code three times and has locked their login. After 30 minutes, their login will be unlocked. At that time, they can try again or use the Forgot Password process. The 30 minute waiting period can be bypassed by unmarking this checkbox.
- **Email:** The email address for this person
  - For Institution Logins, it can be added and maintained here.
  - When editing a Client Login, this is a link that will open an email message to this address in the user's default email program. Client User email addresses must be maintained in the PEF screen in *AccuTrust Gold*™ and then transferred to AccuNet.
  - All email addresses for all types of users in this database must be unique. A red warning message will appear if the new email address typed in the field is not unique.
- **Available/Selected Databases:** These fields are used to select the databases to which an Institution User has access. When editing, use the arrow buttons to move the databases between the Available and Selected boxes. When adding a new user, hold the CTRL key and click to highlight the desired databases.
- **Login Level:** Indicates whether this Institution User is an Admin or Limited level user
- **Phone/Text Number:** The contact numbers for sending an Authentication Code to the user when they are challenged during the login process
- **Allow checkboxes:** The contact methods the user should be allowed to choose from when they are challenged during the login process
- **Default radio buttons:** The contact method that should be selected by default when the user is challenged during the login process

REPORTS

This tab allows the user to generate reports by date range for activity that has occurred on the site. The reports are grouped by Client User and Institution User. Client User activity for only this database will be shown. Institution User activity for all databases for your institution will be shown if the user generating the report is an Admin Institution User.

- Depending on the report, the grid may be grouped by one of the data fields by default.
  - To remove the grouping, click the red X beside the name of the grouping field.
  - To group the data by another field, drag the column heading to the grouping area above the column heading row.
- To change the width of a column, drag the column heading divider line left or right.
- To change the order of the columns, drag the column heading to a different position.
- To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
- To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.
- **Logins By Date:** This report shows one row for each day in the selected date range. It lists the number of Total Logins and the number of Unique Logins. Total Logins is the number of logins processed by the site. Unique Logins is the number of different users that have logged into the site.
- **Failed SignUps:** When a user attempts to sign up but fails to enter all of the correct information, the information they enter is logged and shown here. This can be used to assist the user in entering the correct signup information.
- **Visit:** These two reports show information about what pages the users are visiting when they log in to the site.
  - **Summary:** It lists each page a user visited and the number of times they did so during the selected date range.
  - **Visit Detail:** It lists the Date/Time of each page visit by each user for the selected date range.
- **User Status:** The status and the Date/Time of the last login is shown for each user. Refer to the Maintain Logins section above for information about statuses.
- **Statement Center:** These two reports list information about which Client Users have or have not accessed their PDF Statement files within the selected date range.
  - **Access Detail:** The PDF Statement, Client User and the Date/Time that they accessed the statement are listed.
  - **Not Accessed:** The Display Name and PEF Code of users that have not accessed any PDF Statement file during the date range are listed.

SITE BEHAVIOR

This tab contains all of the options that are available to change the look of the site.

- **Logo File:** To add a logo to the site, click the Select button and browse for the file.
  - The logo will appear to the right of the Institution Name at the top of the page.
  - The file must be either a JPG or PNG type.
  - The file size must be less than 500 KB.
  - If a logo is currently selected, a Delete button will be shown in order to remove the logo from the site.
- **Theme:** The color scheme of the site can be changed by selecting one of the 14 options in this field.
- **Performance Page:** The Performance sub tab in the Account Details area can be hidden if desired.
  - **Hidden Always:** The tab will never be shown.
  - **Hidden if Blank:** The tab will only be shown if data is available for any account for that user.

  - **Shown Always:** The tab will be shown all the time.
- **Statement Center:** The Statement Center sub tabs in the Overview area and Account Details area can be hidden if desired.
  - **Hidden Always:** The tab will never be shown.
  - **Hidden if Blank:** The tab will only be shown if statements are available for any account for that user.
  - **Shown Always:** The tab will be shown all the time.
- **Notification Email:** When new statements become available, an email will be sent to notify users if this box is marked. A sample of the email is in the Statement Center sections below.
- **Mask Account Number:** For security, the first three digits of the Account Code will be replaced with asterisks (*) when it is displayed on any page.
- **Combine Principal and Income:** If this box is marked, on the Overview, Portfolio and Transactions pages, principal and income values will be combined into one column. This affects the cash investment and sweep values. The column combinations and names are also dependent on the Combine Cash and Sweep option.
- **Combine Cash and Sweep:** If this box is marked, on the Overview page, sweep values will be combined with uninvested cash values. The column combinations and names are also dependent on the Combine Principal and Income option.
- **Expire Passwords:** If this box is marked, users will be prompted to change their password every 90 days.
- **Show Splash Page:** If this box is marked, when users log in, they will see the messages entered with the Always and Once buttons.
  - **Always button:** The message entered here will show every time a user logs in.
  - **Once button:** The message entered here will show only once per user. If users that have previously seen the message should see changes made to the message, mark the Reset Usage? checkbox before saving the changes.
  - The messages can be formatted using the icons across the top of the pop up screen.
  - If a message should be removed, to ensure all text and formatting has been deleted so a blank message screen does not show, click the Clear button in the upper right corner of the edit screen.
- **Email Access:** The marked boxes indicate which links will be displayed on the Contact Information screen. If an email address is not entered, the link will not be shown even if the box is marked.
- **Transaction Grouping:** The selected option indicates the default grouping field for the Transactions page. The users can change the grouping from this default.
  - **None (Sort by Date):** The transaction data will not be grouped. It will only be sorted by date.
  - **Asset:** The transaction data will be grouped by the Asset Description.
  - **Tran Code Description:** The transaction data will be grouped by the transaction sub code description.
- **Portfolio Page fields:** The columns on the Portfolio page will be shown or hidden based on the selections here.
  - **Not Available:** The user will not be able to see the column.
  - **Available not Default:** The user will not see the column by default but they can choose to see it by right clicking on the column heading row and selecting it.
  - **Shown by Default:** The column will be shown to the user. The user can remove it if they do not want to see it by right clicking on the column heading row and deselecting it.
- **Logout URL:** If users should go to a web page other than the AccuNet Login page when they click the Log Out button, the page can be entered here. The full address must be entered, including http://.
- **Timeout URL:** If your institution is using the Single Signon capability, this field will be available to specify the web page to which the user should be directed when their session times out.

CONTACT INFO

This tab contains basic contact information for your institution.

- **Institution Name:** The name of your institution that will be displayed at the top of the website.
- **Address:** The address of your institution that will be displayed in the Contact Information screen.
- **Contact Name:** The name of the person who is the main contact for your institution. This name is currently an informational field; it is not used anywhere.
- **Phone Number (Main):** The phone number of your institution that will be displayed in the Contact Information screen.
- **Phone Number (SMS):** The number to which a text message can be sent. This number is currently an informational field; it is not used anywhere.
- **Email Address:** The general email address of your institution that will be used when a user clicks on the email link in the Contact Information screen. Automated messages from AccuNet will also be sent here.

CLIENT

This section describes the pages of the site to which the Client Users have access.

NEW USER

The login page contains a New User? tab that allows Client Users to sign up for access to their accounts. There are two options that can be used to begin the signup process.

- **Confirmation Number:** Mark the box at the top of the screen if the user should enter a confirmation number to sign up.
  - **Name:** The name of the person who is signing up. This name will only be used to log failed signup attempts. An institution report is available to show these failed attempts so assistance can be given to the user in entering the correct signup information.
  - **Email Address:** The email address entered here must match the address on file for this PEF Code.
  - **Confirmation Number:** The confirmation number provided to the user. This is a 10 digit number. It is assigned when the information is transferred from *AccuTrust Gold*™. Each user's number can be found on the Institution Options tab, Maintain Logins sub-tab.
- **No Confirmation Number:** If the user should sign up without a confirmation number, leave the box unmarked.
  - **Name:** The name of the person who is signing up. This name will only be used to log failed signup attempts. An institution report is available to show these failed attempts so assistance can be given to the user in entering the correct signup information.
  - **Email Address:** The email address entered here must match the address on file for this PEF Code
  - **Last 4 Digits of Social Security Number:** The last 4 digits of the Tax ID for this PEF Code. For security, only the last 4 digits are transferred to AccuNet.
  - **Account Number:** The account code of one of the accounts to which this user has been given access

After submitting the correct information in the above fields, the user will see the New User Information screen where they will set up their login information.

- **Username:** The username that this person will use to log in to the site. All usernames for all types of users in this database must be unique. A red warning message will appear if the new username typed in the field is not unique.
- **Password:** The password that this person will use to log in to the site. It must have the following characteristics.
  - At least 8 characters
  - At least 1 capital letter and 1 lower case letter
  - At least 1 number or special character
- **Confirm Password:** A field for entering the password a second time to ensure the desired password was entered in the Password field. If the passwords typed into these two fields do not match, a red message will appear below this field.
- **Phone/Text Number:** The contact numbers for sending an Authentication Code to the user when they are challenged during the login process
- **Allow checkboxes:** The contact methods the user should be allowed to choose from when they are challenged during the login process
- **Default radio buttons:** The contact method that should be selected by default when the user is challenged during the login process
- **Remember Me:** If this box is marked, a tracking cookie will be stored on the computer. This is used only to confirm the user's identity so they are not challenged every time they log in.

After submitting valid information in the above fields, an email will be sent to the email address on file for this PEF Code and the Authentication Code Entry screen will appear. The code from the email should be entered in the field. When the correct code is submitted, the user will be logged in to the site and can begin viewing their account information.

FORGOT PASSWORD

The login page contains a Forgot Password tab that allows the user to reset their password if they forget it. The following fields are required to confirm the user's identity.

- **Email Address:** The email address that is on file for this PEF Code
- **Last 4 Digits of Social Security Number:** The last 4 digits of the Tax ID for this PEF Code. For security, only the last 4 digits are transferred to AccuNet.
- **Account Number:** The account code of one of the accounts to which this user has been given access.
- **Username:** The username that the user established when they signed up for AccuNet access

After submitting the correct information in the above fields, the user will be challenged. Refer to the Security Challenges section below. Once the challenge process is complete, they will be prompted to change their password. They will then be logged in to the site.

LOG IN

To log in to the site, the user will enter the username and password that they established during the New User process. If the Remember Me box is marked, a tracking cookie will be stored on the computer. This is used only to confirm the user's identity so they are not challenged every time they log in. If this is a public computer, it is recommended that this box not be marked.

SUPPORTED WEB BROWSER VERSIONS

The supported versions of various web browsers (Internet Explorer, Firefox, etc.) are listed at the bottom of the Log In page. If lower versions of these browsers are used to view the site, it is likely that the site will not be useable.

SECURITY CHALLENGES

During the login process, the user may be presented with a security challenge. This may be because they are accessing the site from a new computer or did not mark the Remember Me box on the login page. The first challenge screen will allow them to choose one of the communication options (email, phone or text) that they selected during the signup process. An Authentication Code will be sent to that location. The Code consists of 5 letters and should be entered into the field on the second challenge screen. Once the correct Code is entered, they will be logged in to the site. If the Code is not received, it can be sent again using the Resend button.

LOCKED ACCOUNT

The actions below will cause a user's account to be locked. They will receive a message stating this when it occurs. Their account will be automatically unlocked after 30 minutes. After that time, they can try again or use the Forgot Password process to change their password. They can also contact your institution to request the account be unlocked immediately and the password reset. Refer to the Maintain Logins section above for further information.

- Entering a valid username but an invalid password three times
- Entering an invalid Authentication Code three times during the security challenge process

OVERVIEW TAB

The Overview tab is the page that the users first see when they log in to the site. It consists of two sub-tabs.

OVERVIEW SUB-TAB

The top portion of the tab is a grid that lists all of the accounts to which the user has access. The lower portion of the tab shows a summary of the account that is highlighted in the grid. The values on this tab are based on the date selected in the Available Dates box in the upper right portion of the page.

- **Accounts grid:** Lists all of the accounts to which the user has access
  - **Column combinations:** The amount columns in this grid can vary depending on whether the Combine Principal and Income or the Combine Cash and Sweep checkboxes are marked on the Site Behavior page. The Market Value column is always shown.
    - If both boxes are unmarked, there will be columns for the following: Principal Cash, Income Cash, Principal Investment, Income Investment, Principal Sweep, Income Sweep.
    - If both boxes are marked, there will be columns for the following: Cash, Investment.
    - If only Combine Principal and Income is marked, there will be columns for the following: Cash, Investment, Sweep.
    - If only Combine Cash and Sweep is marked, there will be columns for the following: Principal Cash, Income Cash, Principal Investment, Income Investment.
  - To change the width of a column, drag the column heading divider line left or right.
  - To change the order of the columns, drag the column heading to a different position.
  - To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
  - To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.

  - To save these changes, click the Save Settings button.
- **Asset Allocation:** The left portion below the Accounts grid shows the Primary Class allocation of the selected account.
  - To get a pop up screen showing the Asset Types and individual assets within each Class, click on one of the Primary Class rows in the table.
- **Activity:** The right portion below the grid shows a summary of transaction activity. This summary will present different information for IRA accounts and non-IRA accounts.
  - IRA accounts will show market values for the selected date and the previous year end. They will also show contributions and distributions for the current and prior tax years.
  - Non-IRA accounts will show a summary of year to date transaction activity and the net change in the portfolio's market value.

STATEMENT CENTER SUB-TAB

This tab lists the PDF Statements for all accounts to which the user has access. If one of the options for hiding the Statement Center tabs has been selected on the Site Behavior page, the user may not see this tab.

- The list is grouped by account by default.
- To view the statement, click on the Report Name link.
- To remove the grouping, click the red X beside the name of the grouping field.
- To group by a different field, drag the column heading to the grouping area above the column heading row.
- To change the width of a column, drag the column heading divider line left or right.
- To change the order of the columns, drag the column heading to a different position.
- To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
- To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.
- To save these changes, click the Save Settings button.
- These statements were generated and sent from *AccuTrust Gold*™. When a statement is transferred, an email is sent to the user to notify them that it is available for viewing. Refer to the **Report Queue** chapter of this manual for further information on sending statements to AccuNet. The subject line of the email is "New Statement". The logo from the site will be shown in the message. Below is a sample of the message.

Dear ANGELA BROWN:
A new statement for the period ending 3/31/2012 is now available for your review. Please log in to view the statement for your account(s).

If you have any questions, please do not hesitate to contact us via email or by calling your account administrator.

Sincerely,
The Statement Team

This is an automated message. Please do not reply directly to this email as the mailbox is not monitored.

ACCOUNT DETAILS

Details for individual accounts can be seen on the tabs in this area. The account selected by default will be the one that was highlighted in the grid on the Overview tab. To select a different account, click the magnifying glass next to the account name.

PORTFOLIO SUB-TAB

The Portfolio sub-tab lists the holdings of the selected account.

- The list is grouped by Primary Class and Asset Type.
- To expand or collapse one of the groups, click the symbol beside the group.
- To view a list of the tax lots for a holding, click the plus sign beside the holding.
- To add columns that are not shown by default or remove columns that you don't want to see, right click on the column heading row and mark or unmark the desired column.
- To change the width of a column, drag the column heading divider line left or right.
- To change the order of the columns, drag the column heading to a different position.
- To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
- To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.
- To save these changes, click the Save Settings button.
- **Portfolio fields:** The fields described below are available on the Portfolio tab. Depending on the options selected on the Site Behavior page, the user may or may not be able to see them by default or to select them at all.
  - **CUSIP:** The CUSIP of the holding
  - **Symbol:** The symbol of the holding
  - **Asset Name:** The Issuer and Issue fields of the holding
  - **Units:** The total units of all taxlots of the holding for the selected date
  - **Market Value:** The total market value of all taxlots of the holding for the selected date
  - **Price:** The market price of the asset for the selected date
  - **Principal/Income** or **Investment:** The cost basis of all taxlots of the holding for the selected date. This may be one or two columns depending on whether the Combine Principal and Income option is marked on the Site Behavior page.
  - **Unrealized G/L:** The difference between the market value and the cost basis
  - **Term:** The capital gain type. If selling all taxlots of the holding on the selected date would produce both short and long term gains, this field will display "Both". Otherwise it will show "Short" or "Long".
  - **% Asset Type:** The market value of this holding divided by the total market value of all holdings of this asset type
  - **% Portfolio:** The market value of this holding divided by the total market value of this account
  - **Income Rate:** The interest rate or dividend per share of this asset on the selected date
  - **Estimated Income:** The annual income for all taxlots of this holding. For interest bearing assets, it is calculated by multiplying the units times the interest rate. For dividend producing assets, it is calculated by multiplying the units times the dividend per share times the number of payments per year.
  - **Yield At Market:** The estimated income divided by the market value
  - **Rating:** The quality rating for the asset for the selected date
  - **Restricted Units:** The total pledged and restricted units of all taxlots of the holding

TRANSACTIONS SUB-TAB

This tab lists the transactions for the selected account. The default date range is from yesterday to today.

- To select a different Start or End Date, highlight the existing date and type a new one.
  - To select a different month using the pop up calendar, click the left or right arrow.
  - To select a different year using the pop up calendar, click on the year in the calendar header bar. The calendar view changes so the arrows move a year at a time instead of a month at a time.
- To view additional details about a transaction, click the plus sign beside the transaction.
- To export the transaction data to a spreadsheet friendly format (CSV) or text file (Tab-Delimited), click the Export button.
- To add columns that are not shown by default or remove columns that you don't want to see, right click on the column heading row and mark or unmark the desired column.
- To group the transactions by a field, drag the column heading to the grouping area above the column heading row. To remove the grouping, click the red X beside the name of the grouping field.
- To change the width of a column, drag the column heading divider line left or right.
- To change the order of the columns, drag the column heading to a different position.
- To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
- To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.
- To save these changes, click the Save Settings button.
- **Transaction fields:** The fields described below are available on the Transactions tab. Some fields are columns in the grid and other fields are shown by clicking the plus sign beside the transaction.
  - **Date:** The settle date of the transaction
  - **Description:** Narrative lines 1-4 of the transaction
  - **Units:** The number of units of the transaction
  - **Principal Cash/Income Cash** or **Cash:** The cash amounts of the transaction. This may be one or two columns depending on whether the Combine Principal and Income option is marked on the Site Behavior page.
  - **Principal Investment/Income Investment** or **Investment:** The cost amounts of the transaction. This may be one or two columns depending on whether the Combine Principal and Income option is marked on the Site Behavior page.
  - **CUSIP:** The CUSIP of the holding linked to the transaction
  - **Symbol:** The symbol of the holding linked to the transaction
  - **Trade Date:** The trade date of the transaction
  - **Tax Year:** The tax year of the transaction
  - **Gain/Loss:** The difference between the cash and cost amounts. This is only shown for sale, maturity and call transactions.
  - **Market Value:** For asset distribution transactions, this is the number of units distributed times the price on the settle date. For other types of transactions it is the sum of the cash fields.
  - **Payee:** The name and address of the payee of the transaction
  - **Payment Method:** The method by which the cash distribution was made (Check or ACH)
  - **IRS Distribution Code:** The distribution code entered on the payee screen of the transaction

PERFORMANCE SUB-TAB

This tab shows market indices and investment performance for the selected account. If one of the options for hiding the Performance tab has been selected on the Site Behavior page, the user may not

see this tab. Refer to the Performance Tracker chapter of the manual for further information about the data displayed here.

- The columns represent different periods of time that end on the selected End Date.
- To view investment performance at the Asset Type level, click the plus button in the column heading row.
- To access an interactive chart, click the Performance Detail button.
  - To switch between a Line Chart and Column Chart, select the desired radio button in the upper right portion of the screen.
  - To view the chart for a time period that is shorter than the selected date range, drag the left or right slider buttons towards the middle of the screen.
  - To hide a specific return so other returns can be viewed more clearly, click the colored oval beside the item you want to remove. Click the oval again to add the item back to the chart.

STATEMENT CENTER SUB-TAB

This tab lists the PDF Statements for the selected account. If one of the options for hiding the Statement Center tabs has been selected on the Site Behavior page, the user may not see this tab.

- To view the statement, click on the Report Name link.
- To change the width of a column, drag the column heading divider line left or right.
- To change the order of the columns, drag the column heading to a different position.
- To sort the list by the data in a column, click on the column heading. To sort the list in the opposite direction, click a second time.
- To filter the list by data in a column, click on the picture of the funnel at the end of the column heading name.
- To save these changes, click the Save Settings button.
- These statements were generated and sent from *AccuTrust Gold*™. When a statement is transferred, an email is sent to the user to notify them that it is available for viewing. Refer to the **Report Queue** chapter of this manual for further information on sending statements to AccuNet. The subject line of the email is "New Statement". The logo from the site will be shown in the message. Below is a sample of the message.

Dear ANGELA BROWN:
A new statement for the period ending 3/31/2012 is now available for your review. Please log in to view the statement for your account(s).

If you have any questions, please do not hesitate to contact us via email or by calling your account administrator.

Sincerely,
The Statement Team

This is an automated message. Please do not reply directly to this email as the mailbox is not monitored.

PREFERENCES

All users can update their login information from this tab.

- **Username:** The username that this person uses to log in to the site. All usernames for all types of users in this database must be unique. A red warning message will appear if the new username typed in the field is not unique.

- **Current Password:** The user must type the current password in this field before clicking Submit to make changes to the information on this page
- **Password:** The user's password can be changed by entering a new password in this field. It must have the following characteristics.
  - At least 8 characters
  - At least 1 capital letter and 1 lower case letter
  - At least 1 number or special character
- **Confirm Password:** A field for entering the password a second time to ensure the desired password was entered in the Password field. If the passwords typed into these two fields do not match, a red message will appear below this field.
- **Phone/Text Number:** The contact numbers for sending an Authentication Code to the user when they are challenged during the login process
- **Allow checkboxes:** The contact methods the user should be allowed to choose from when they are challenged during the login process
- **Default radio buttons:** The contact method that should be selected by default when the user is challenged during the login process
- **Email:** The email address on file is listed above the Submit button. For Client Users this must be changed on the PEF Code in *AccuTrust Gold*™ and transferred to AccuNet. For Institution Users, this can be edited from the Maintain Logins tab.

CONTACT BUTTON

This button opens a pop up screen that shows the contact information for your institituion. The name, address and phone number from the Contact Info tab will appear on the right side of the screen. The left side of the screen can show email links for your institution and the Administrative and Investment Officer of the selected account. Refer to the Site Behavior section above for information on how to show or hide these email links.

PRINT BUTTON

This button opens a printer friendly version of the current page in a new tab on the browser.

HELP BUTTON

This button opens a help page in a new tab on the browser. When clicking this button from the Institution Options area, the Overview help page will be displayed.

LOGOUT BUTTON

This button logs the user out of the website. The user will be taken back to the Log In page. Refer to the Site Behavior section above to direct the user to a different page.

WEB SECURITY

This section answers commonly asked questions related to the security features of AccuNet.

DATA HOSTING AND TRANSMISSION

- Data is hosted at Bluelock, a SSAE 16 certified data center. Databases are located behind two firewalls.

- Data is transferred from the AccuTrust Gold™ database to Bluelock using SFTP with SSH encryption.
- HTTPS(SSL) is used to securely transmit the data between the host and the user's computer.

USER PASSWORDS

- Passwords are encrypted using SHA-512 with salts.
- Passwords must be at least 8 characters, including one capital letter, one lower case letter and one number or special character.
- Passwords are never sent via email.
- Users are alerted via the email address on file with your organization when their password is changed through the site.
- Passwords can be set to expire after 90 days. To prevent password reuse, password changes must be 24 hours apart.
- Users must enter their current password on the page that allows changes to their login information.

SECURITY CHALLENGES

The site may determine that the user should be challenged during the login process. They will always be challenged during the Forgot Password process. The FDIC strongly recommends that security questions not be utilized for the challenge, as the answers to these questions are often readily available on social media sites. Therefore an Authentication Code is sent by email, phone or text message to the address or number on file. The user must enter the Code prior to accessing their account.

OTHER

- The Last Login Date is displayed so users can confirm no one else has used their login.
- To prevent brute force attacks, logins are locked for 30 minutes after 3 failed login attempts.
- After 20 minutes of inactivity, the browser session times out.
- User activity is logged and can be reviewed by designated individuals at your institution.
- Logins are disabled and account data is removed if you remove a client's access via AccuTrust Gold™. Logins can also be disabled in the site maintenance area.
- The Logout function completely disposes of the browser session.
- Client side data caching is disabled.